

Home Refinancing Checklist

for link and support information, go to: www.SayEducate.com/refi



Why Home Refinancing

Should you refinance your home? View the options why you should refinance:

www.SayEducate.com/refi



Review Home Mortgage Products

Should you refi with a fixed home mortgage loan or an ARM? See our product examples for best loan:

www.SayEducate.com/refi



Check Your Credit

Credit scores at 700 and up are in position to get best rate. Learn what you need to clean up your report:

www.SayEducate.com/score



Pay Off Your Mortgage FAST!

You can payoff your mortgage FAST without changing your finances or spending. See illustration:

www.SayEducate.com/payoff



Check Your Debt Ratios

Your debt ratio should be around 36% or less for best financing rate.

Run your own calculations and see what else you need to qualify for a home mortgage loan:

www.SayEducate.com/ratio



Shop Multiple Lenders

Part of rate negotiation includes shopping your loan needs with multiple lenders.

Start with our lending network that includes several national lenders ready to compete for your refi loan. Use the loan shopping sheet attached with this file to track lender terms so that you can negotiate best deal:

Apply Here:

www.SayEducate.com/payoff